

## DETAILED ACTION

### Request for Continued Examination (RCE)

The RCE filed on November 30, 2007 has been processed. A non-final follows.

#### ***Claim Rejections - 35 USC § 103***

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

The factual inquiries set forth in *Graham v. John Deere Co.*, 383 U.S. 1, 148 USPQ 459 (1966), that are applied for establishing a background for determining obviousness under 35 U.S.C. 103(a) are summarized as follows:

1. Determining the scope and contents of the prior art.
2. Ascertaining the differences between the prior art and the claims at issue.
3. Resolving the level of ordinary skill in the pertinent art.
4. Considering objective evidence present in the application indicating obviousness or nonobviousness.

Claims 1-12, 16-31, 36-40 and 42-51 are rejected under 35 U.S.C. 103(a) as being unpatentable over Cockrill (2002/0059114) in view of Pollin (7,117,171).

Cockrill discloses the invention substantially as claimed, as set forth in the Office action mailed on September 4, 2007. Cockrill does not disclose wherein the previously executed requests are associated with previous debits directed from one or more accounts associated with the network user. Pollin teaches a method and corresponding system for making payment from a financial account comprising wherein the previously executed requests are associated with previous debits directed from one or more

accounts associated with the network user (funds verification system checks account information against a “negative database” of account numbers and other information and also verifies that sufficient funds are available--col.12, lines 15-31). It would have been obvious to one having ordinary skill in the art at the time the invention was made to incorporate the teachings of Pollin within Cockrill to further curtail risk and fraudulent behavior.

***Response to Arguments***

Applicant's arguments with respect to claims 1-12, 16-31, 36-40 and 42-51 have been considered but are moot in view of the new ground(s) of rejection.

***Conclusion***

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Lalita M. Hamilton whose telephone number is (571) 272-6743. The examiner can normally be reached on Tuesday-Thursday (6:30-2:30).

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Kalinowski Alexander can be reached on (571) 272-6771. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/Lalita M Hamilton/  
Primary Examiner, Art Unit 3691